

STATE OF WISCONSIN

LOCAL GOVERNMENT PROPERTY INSURANCE FUND

7633 GANSER WAY, SUITE 206
MADISON, WI 53719-2092

Valuation Project Policy Provisions

Read the entire policy carefully to determine rights, duties, and what is and what is not covered. Several provisions in this policy restrict coverage.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown on the Declarations page. The word "Fund" means the Local Government Property Insurance Fund.

In consideration of the provisions of this policy, the payment of premium, and in accordance with the provisions of Ch. 605, Wisconsin Statutes, the Fund insures those named on the Declaration page for the coverages indicated by amount of coverage and premium.

SECTION 1—PERILS COVERED

Coverage: This policy insures against all sudden and accidental direct physical loss or damage except as limited or excluded in the following sections.

SECTION II—DEDUCTIBLE

A. The amount shown as deductible (ded.) on the Declarations page shall be deducted from the claim for each occurrence. If different deductibles are involved with one occurrence, the deductible applicable to each type of property will apply to that property, but the total deductible will be no more than the single highest deductible involved.

B. AGGREGATE STOP LOSS FOR LARGE DEDUCTIBLE

When your deductible is \$5,000, \$10,000 or \$15,000, the most you will be required to pay (except for the \$500 explained below) in any one annual policy period is three (3) times the stated deductible.

When your deductible is \$25,000 and greater, the most you will be required to pay (except for the \$500 explained below) in any one annual policy period is two (2) times the stated deductible.

Once these limits have been reached, all subsequent occurrences for the annual period shall be subject to a \$500 deductible.

SECTION III—AMOUNT OF COVERAGE

With regard to buildings, personal property regardless of its location (personal property is defined as items usually located in a building), and property in the open:

The amount of coverage shall be limited only as stated in Section IV and VIII.

The Fund agrees to pay the replacement cost, in accordance with the terms of the policy, even when the value shown on the Statement of Values is less than replacement cost.

EXCEPTIONS: FINE ARTS, COLLECTIBLE ITEMS, AND MUSEUM COLLECTIONS: The most the Fund will pay for any one item is \$50,000 unless you insure those items for specific amounts in excess of this limitation by providing a schedule of these items and their values to the Fund or you purchase an endorsement providing coverage subject to per item, per exhibit and per occurrence limitations. See the definitions section of this policy to determine what constitutes fine arts.

SPECIFIC ITEMS: The most the Fund will pay for repairs to or replacement of your 911 systems, police channel communications systems, broadcast systems, AWOS weather systems and CCTV systems is \$50,000. However, this exception will not apply if you list these items on the Valuation Project Input Forms.

The Fund shall not invoke a coinsurance penalty in the event of loss.

The premium charged is based upon 100% of the total value shown for the items on the Statement of Values. The 100% figure has no effect on the coverage provided by the policy.

SECTION IV—PROPERTY COVERED, LIMIT OF COVERAGE

Unless the coverage is limited or excluded as described in Sections V or VI, claim payment will not be limited by the dollar value shown on the Statement of Values for real property, personal property, or property in the open except for limited coverage for unscheduled locations (IV, Q). Other policy limitations and exclusions do apply.

This policy covers:

- A. Buildings and structures listed on the Statement of Values.
- B. Personal property (as defined in Section III) you own or are legally responsible for insuring.
- C. Property in the open within 100 feet of a building listed on the Statement of Values. The amount the Fund will pay is limited to \$1,000 for any one item up to a maximum of \$10,000 per occurrence; however, these limitations do not apply to an item listed on the Statement of Values or the Property in the Open Detail list. Property in the Open beyond 100 feet from the buildings listed is not covered unless that property is listed as a separate item on the Property in the Open Detail list.
- D. Leased property improvements and betterments at locations listed on the Statement of Values. In the event improvements or betterments made by you are damaged or destroyed during the term of this policy by the perils insured, the liability of the Fund will be determined as follows:

If you elect to repair or replace a damaged improvement or betterment within a reasonable time, the Fund will pay for the loss.

However, if the improvements or betterments are not repaired or replaced, the Fund will pay a fraction of the original cost of the improvement. The fraction will be determined based on the date of loss compared to the duration of the remaining lease.

- E. The cost of removing debris when covered property is destroyed or damaged by an insured peril.

Pollution Limitation. The most the Fund will pay in each annual policy period is \$50,000. However, the Fund will pay no more than \$10,000 for expenses incurred in each annual policy period for removal of pollutants or contaminants from land or water at the described premises. The discharge, disposal, seepage, migration, release or escape of pollutant or contaminants must be caused by a peril not otherwise excluded.

- F. Lawns, trees, shrubs, and plants if within 100 feet of an insured building. Coverage applies only for the perils of fire, lightning, explosion, riot, civil commotion, or aircraft. The amount the Fund will pay is limited to \$500 for any one tree, shrub, or plant and \$1,000 for lawn damage including debris removal, up to a maximum of \$5,000 per occurrence including debris removal.
- G. Contractors Equipment you own or are legally responsible for insuring up to a limit of \$5,000 for each item including its attachment(s). Contractors Equipment is defined by the list on Page (i).

Additional Coverage. Additional coverage, in excess of the \$5,000 per item, is provided only if the equipment is scheduled and endorsed to this policy and a premium for the coverage shown on the Declarations page.

- H. Valuable Records - There is no dollar limit on this coverage and your records are covered both on and off your premises.

Property Covered

This endorsement provides coverage for valuable records that are your property or property of others in your care, custody, or control.

Coverage Extensions

The Fund will pay for:

1. Expenses necessary to research and recreate lost records;
2. Expense for transcribing or copying lost records from available secondary sources.

Special Exclusion for Valuable Records

The Fund will not pay for losses caused by errors, omissions, or negligence in processing or copying.

Limit of Payment for Valuable Records Coverage

Once the deductible has been met, there is no dollar limit for Valuable Records coverage. All other exclusions, limitations and provisions of this endorsement and the policy do apply.

- I. Employees' Personal Property. The Fund will cover personal property owned by your employees while on your premises if it is not covered by other insurance. The maximum coverage for property owned by any one employee is \$500. The coverage limit for each occurrence is \$10,000. These limitations do not apply when you are legally responsible for insuring such property.
- J. Personal property owned by someone other than you or your employees, if it is not covered by other insurance and while it is in your care, custody, or control and while it is on the premises described in the Statement of Values. The coverage limit per occurrence for all such property is \$10,000.

These limitations do not apply when you are legally responsible for insuring such property.

K. Extra Expense Coverage

Coverage applies only when a property loss covered by the Fund policy and/or any applicable endorsements directly causes the need for Extra Expense as defined under Definitions.

In the event of loss, the Fund shall be liable for necessary Extra Expense incurred for only such length of time as would be required with the exercise of due diligence and dispatch to rebuild, repair, or replace the damaged or destroyed property, commencing with the date of damage or destruction and not limited by the date of termination of this policy.

Resumption of Operations:

It is a condition of this insurance that as soon as practicable the insured shall resume normal operations and shall disburse with such Extra Expense.

Premises Covered:

The Fund will pay for Extra Expense incurred and caused by a loss at any of your covered locations including your covered Property in the Open or caused by loss to your covered Personal Property, Contractors Equipment, or Motor Vehicles, regardless of location.

Limit of Payment for Extra Expense Coverage:

Once the deductible has been met, there is no dollar limit for Extra Expense coverage. All other exclusions, limitations, and provisions of this endorsement and the policy do apply.

- L. Real property acquired or being constructed by you during the policy term at any location, provided your interest is not covered under any other policy, is subject to the following conditions:
 - 1. Acquisition or construction projects with a value of \$250,000 or less are covered and need not be reported until the following renewal;
 - 2. Acquisitions or construction projects with a completed value in excess of \$250,000 must be reported within ninety (90) days from the date of acquisition or start of construction, or there is no coverage for these projects;
 - 3. The \$250,000 threshold in 1. and 2. above applies separately to each newly acquired or constructed real property. Additional premium will be calculated on the value of the entire project from the date of acquisition or start of construction;
 - 4. Refer to Section IX P. for disposal of buildings and premium adjustment.
- M. Remodeling and repairs to existing buildings listed on the Statement of Values unless the work involves adding roof area or outside walls. In this case, Subsection L. above applies.
- N. Personal Property, as defined in Section III, and Property in the Open acquired during the policy period is automatically covered with no premium charge. Refer to Section IX P. concerning disposal of Personal Property or Property in the Open.
- O. Refrigerated Property. The Fund will pay for loss or damage you sustain from spoilage of refrigerated or perishable property you own or are legally responsible to insure, if the spoilage is due to:
 - 1. Contamination by a refrigerant; or
 - 2. Temperature change due to:
 - a. mechanical breakdown or failure of refrigerating systems;
 - b. burning out of electric motors;
 - c. blowing of fuses or circuit breakers;
 - d. the breakdown or malfunction of the equipment or apparatus connecting or controlling refrigerating systems, electrical motors, or electrical power; or

- e. complete or partial lack of power to operate the refrigerating systems.

This does not cover leaving the door open.

P. Ordinance of Law Coverage

Provided a covered cause of loss to covered property occurs:

1. We will pay for the increased cost to repair, rebuild or construct covered property caused by enforcement of building, zoning or land use, ordinance or law.
 - a. If property is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use ordinance or law.
 - b. We will not pay for the costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants."
 - c. We will not pay under this coverage:
 - i) Until the property is actually repaired or replaced; and
 - ii) Unless the repairs or replacement are made as soon as reasonable possible after the loss or damage, not to exceed two (2) years.
 - d. The most we will pay under this coverage is the increased cost of construction at the same premises; unless, an ordinance or law requires relocation to another premises, in which case the most we will pay is the increased cost of construction at the new premises.
2. We will pay for loss to the undamaged portion of the building caused by enforcement of any ordinance or law that:
 - a. Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;
 - b. Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and,
 - c. Is in force at the time of loss.

Valuation:

If the property is repaired or replaced on the same or another premises, we will not pay more for loss or damage to Covered Property, including loss caused by enforcement of an ordinance or law, than the amount you actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, area, style and comparable quality of the original property insured.

If the property is not repaired or replaced, we will not pay more for loss or damage to covered property, including loss caused by enforcement of an ordinance or law, than the actual cash value of the building at the time of loss. Actual cash value means the cost (new) to replace the structure with one of like kind and quality less physical depreciation and obsolescence.

Q. Limited Coverage for Unscheduled Locations

The Fund will pay for loss to property at unscheduled locations when the reasons for not scheduling the property were:

1. Forgetting to list a location when transferring information from one list to another; or
2. Failure to report contractual obligations to the Fund; or
3. Other inadvertent errors.

PROPERTY INTENTIONALLY REMOVED OR LEFT OFF THE SCHEDULE FOR THE PURPOSE OF NOT PAYING A PREMIUM ON SAME OR INTENTIONALLY NOT LISTED FOR ANY OTHER REASON IS NOT COVERED.

Limit of Payment for Unscheduled Locations:

This limitation applies to Unscheduled Locations

The most the Fund will pay for any one occurrence varies depending on the total amount of coverage shown on the Declarations page for Form 41-80 (Building, Personal Property, Inland Marine Floater and Property in the Open).

The maximum the Fund will pay per occurrence is \$100,000 when the total amount of coverage shown on the Declarations page is \$10,000,000 or less.

The maximum the Fund will pay per occurrence is \$2,000,000 when the total amount of coverage shown on the Declarations page is \$200,000,000 or more.

The maximum the Fund will pay per occurrence when the total amount of coverage is between \$10,000,000 and \$200,000,000 is one percent (1%) of the amount of coverage shown on the Declarations page.

R. Electronic Data Processing

The Fund will pay for loss to covered property from any covered causes of loss and subject to all other policy terms and conditions.

Covered property means:

- a. Electronic data processing and word processing equipment, owned by or leased to you, including its component parts and similar property or others for which you are legally liable.
- b. Your "data" and "media," and similar property of others for which you are legally liable.

Property *not* covered:

- a. "Data" or "media" which cannot be replaced with other of the same kind or quality;
- b. Accounts, bills, evidences of debt, valuable papers, records, abstracts, deeds, manuscripts or other documents, unless converted to "data," and then only in that form

S. Fire Department Charges:

The Fund will reimburse you up to \$5,000 for charges of a fire department incurred in containing a fire or other covered loss to which this insurance applies.

SECTION V—Property Not Covered

The following are not covered by this policy:

- A. Growing crops and standing or cut timber wherever located.
- B. Cost of excavation, grading or filling.
- C. Underground storm, water and sewer systems which are more than 100 feet, on the horizontal, from a covered building.
- D. Those portions of walks, retaining walls, roadways, and other paved surfaces which are more than 100 feet from a covered building.

- E. Dams, pavements, sidewalks, swimming pools and related equipment, retaining walls, bulkheads, piers, wharves and docks (when covered under this policy) for damage caused by freezing or thawing, impact of watercraft, by the pressure or weight of ice or water whether driven by wind or not, and erosion or deterioration whether gradual or sudden.

SECTION VI—Property Not Covered Unless Specifically Endorsed to This Policy

The following are not covered by this policy unless a separate endorsement is attached and a premium for this coverage shown on the Declarations page:

- A. Contractors Equipment except as provided in Section IV G.

Contractors Equipment is defined by the list on Page (i).

If the equipment is on the Page (i) list, it must be scheduled and endorsed to this policy to be covered in excess of the \$5,000 automatic coverage provided in Section IV G.

If the equipment is NOT on the Page (i) list, it is considered personal property and is covered regardless of its location just as your other personal property. See Section IV B.

- B. Aircraft and vehicles licensed for road use.
- C. Animals and livestock.
- D. Brick, stone, or concrete foundations, including foundations of machinery, boilers, and engines, which are below the ground inside the foundation walls of the building.
- E. Money and securities, including postage stamps and food stamps, deeds, evidence of debt, or accounts receivable.
- F. Buildings and structures vacant or unoccupied beyond a period of sixty (60) consecutive days.

Definitions:

Vacant—Containing no personal property pertaining to operations or activities customary to the occupancy of the building.

Unoccupied—Containing personal property pertaining to operations or activities customary to the occupancy of the building.

A suspension of operations or period of inactivity during part of each year which is usual and incidental to the described occupancy of the building shall not be deemed unoccupied.

Change of occupancy shall be recognized by the Fund only if formal action changing the occupancy of the building was taken by your governing board prior to the loss.

SECTION VII—Losses Excluded

The Fund will not pay for loss or damage caused directly or indirectly by, based upon, or arising out of any of the following:

- A. Wear and tear; extremes of temperatures unless you exercised due diligence with respect to maintaining the proper temperature for the property involved; dampness or dryness of atmosphere; deterioration; rust or corrosion; mold, wet or dry rot; disease; inherent vice; inherent or latent defect; contamination; smog; smoke, vapor or gases from agricultural or industrial operations; error, omission, or deficiency in design, specifications, workmanship or materials; electrical or mechanical breakdown including rupture or bursting caused by centrifugal force; settling, cracking, shrinkage, bulging or expansion of pavements, sidewalks, foundations, walls, floors, roofs, or ceilings; termites or other insects; unless loss by a peril not excluded in this policy results, and then the Fund will be liable for only such resulting loss.
- B. Earth movement including, but not limited to, earthquake, landslide, mud flow, earth sinking, earth rising or shifting; flood; surface water, if loss is in a designated flood plain, special flood hazard areas (SFHA) in A - zones as defined by the National Flood Insurance Program; waves, tidal water or tidal wave, overflow of streams or other bodies of water, or spray from any of the foregoing, all whether driven by wind or not; water below the surface of the ground including water which exerts pressure on or flows, seeps or leaks through sidewalks, driveways, foundations, walls, basements, or other floors, or through doors, windows, or any other openings in such sidewalks, driveways, foundations, walls, or floors; unless loss by fire or explosion not excluded in this policy results, and then the fund will be liable for only such resulting loss.
- C. Unexplained or mysterious disappearance of any property or shortage disclosed upon taking inventory.
- D. Embezzlement or theft by your employee(s).
- E. War, warlike action, insurrection, rebellion, and revolution or action taken by governmental authority in hindering or defending against any of these.
- F. Freezing while a covered building is vacant or unoccupied, unless you exercised due diligence with respect to maintaining heat in a covered building, or unless such equipment and appliances had been drained and the water supply shut off during such vacancy or unoccupancy. See Section VI F. for definition of vacancy or unoccupancy.
- G. Nuclear reaction, nuclear radiation, or radioactive contamination.
- H. Loss by any occurrence or condition within, or explosion of steam boilers, steam pipes, steam engines, or steam turbines (except direct loss resulting from the explosion of accumulated gases or unconsumed fuel within the firebox, or combustion) if owned or leased by you, or operated under your control, or for any resulting loss except by fire or explosion not excluded in this policy, and then the Fund will be liable for only such resulting loss.

SECTION VIII—Basis of Recovery

- A. Replacement of property covered by Section IV of this policy shall be based upon "replacement cost" (without deduction for depreciation) of those items to which this policy applies.
- B. The Fund's liability for loss on a replacement cost basis shall not exceed the least of the following amounts:
 - 1. The policy limits of your coverage under this agreement.
 - 2. The cost of replacing the damaged item at the time of loss with property of similar kind to be used for the same purpose on the same site.
 - 3. The amount you actually spend in repairing or replacing your damaged property within three hundred, sixty-five days (one-year) of the loss unless the time is extended by the Fund.
 - 4. The actual cash value of the property at the time of loss if it is not repaired or replaced.
 - 5. The actual cash value of the property at the time of loss if there were plans for disposal or demolition of the property prior to the loss.

Actual cash value is defined as replacement cost for like kind and quality property less depreciation based on any or all of the following: age, functional obsolescence, wear, and tear.

SECTION IX—Conditions

A. Other Insurance

1. No local governmental unit as defined in Chapter 605, Wisconsin Statutes, will contract for or pay out any money or funds for insurance against fire, or any other risk upon property, on and after a vote of such board or council to insure public property under its jurisdiction in the Fund, except as may be certified by the Commissioner of Insurance to be necessary.
2. If there is other insurance covering loss to the property from any peril(s) insured against under this policy, the Fund will not be liable under this policy until such other insurance has been exhausted. The Fund shall not, in any circumstance, be liable for payment of deductibles under other policies.

B. Termination of Policy. You may terminate this insurance by a majority vote of your council, and upon certifying such action to the Commissioner of Insurance, the insurance remaining in force in the Fund will terminate upon expiration of the policy period, unless you request an earlier date, in which case 90% of the unearned premium will be refunded to you.

The Fund may not initiate termination of your policy.

C. Renewal of Policy. Unless you terminate the insurance as stated in B. above, the Fund will renew this policy at the end of each policy period stated on the Declarations page for an equivalent period at the rates and terms then being applied to similar risks.

D. Notice of Loss. It is agreed that as soon as reasonably possible after knowledge of a loss which would result in a claim under this policy, you will report all available data to the Fund and to the police if the loss is believed to be due to a violation of law. Also, you must protect the property from further damage. Necessary expenses for this protection will be paid by the Fund.

E. Proof of Loss. You must file written Proof of Loss within ninety (90) days after the loss becomes known to you, unless the time is extended by the Fund.

Upon the Fund's request, you must exhibit the damaged property to the Fund, submit to examination under oath by anyone designated by the Fund, and produce for the Fund's examination all pertinent records and sales invoices, all at such reasonable times and places as the Fund designates.

F. Appraisal. In the event of disagreement as to the amount of loss, the loss will be determined by two competent and disinterested appraisers. You and the Fund will each select one appraiser. These two appraisers will then select a competent and disinterested third party as a referee.

The appraisers will appraise the loss, stating separately the value and damage. Failing to agree, they will submit their differences to the referee who will make a final and binding decision.

You will pay the appraiser you selected; the Fund will pay the appraiser it selected.

You and the Fund will bear equally the cost of the referee.

G. Fund's Options. The Fund may pay for the repairs or replacement of the damaged property. The Fund reserves salvage rights.

H. Abandonment. There may be no abandonment of any property to the Fund.

I. When Losses Will Be Paid. The amount of loss for which the Fund may be liable will be payable thirty (30) days after proof of loss is received by the Fund.

J. Loss Payable and Additional Insureds. Loss will be adjusted with and payable to you except with regard to loss of property in which others have an insurable interest identified in this policy as owner(s), mortgagee(s), or loss payee(s) at which time the loss will be adjusted with you and payable to you and such other owner(s), mortgagee(s), or loss payee(s) as designated.

K. Subrogation. The Fund may require, from you, an assignment of all rights of recovery against any party for a loss to the extent that payment is made by the Fund. However, the Fund will not acquire any rights of recovery which you have waived, in writing, prior to the loss, nor will this waiver affect your rights under this policy. The Fund will not be entitled to recover until you have been made whole. You shall not do anything to prejudice the rights of the Fund.

- L. **Liberalization.** If any authorized endorsements, rules, or regulations affecting this policy are revised by statute, or in any other manner broadened, and this extended or broadened insurance will apply to your benefit, effective as of the date of the change.
- M. No suit or action against the Fund for the recovery of any claim will be valid in any court of law unless all the requirements of this policy have been followed and unless initiated within twelve (12) months after the date of loss.
- N. **Assignment.** Assignment of this policy will not be valid except with the written consent of the Fund.
- O. **Premiums.** Premiums are payable to the Local Government Property Insurance Fund and are due within sixty (60) days after the date of billing, or the effective date of the policy, whichever is later.
- P. **Premium Adjustment:**

Real Property—Premium charge or credit shall be on a pro-rata basis from the date of acquisition or disposal for buildings valued in excess of \$250,000. No additional charge will be made, or credit given, for acquisition or construction projects with a value of \$250,000 or less during the policy period. (See Section IV L.)

Personal Property and Property in the Open—No additional charge will be made, or credit given, for addition or disposal during the policy period.

SECTION X - DEFINITIONS

“Converted Data” means facts, concepts or instructions which have been converted to a form usable in your data processing operations.

“Covered” means insured by the Fund.

“Extra Expense” means the excess (if any) of the total cost incurred during the period the property is being restored, chargeable to your operations, over and above the total cost that would normally have been incurred to conduct your operations during the same period had no damage or destruction occurred. Any salvage value of property obtained for temporary use during the period of restoration which remains after the resumption of normal operations shall be taken into consideration in the adjustment of any loss.

“Fine Arts” shall include works of art, works of rarity, works of historical values, works of artistic merit, photographs (negatives and positives), lithographs, gallery proofs, original records, and similar property.

“Money” means currency, coins, bank notes and bullion, and travelers checks, registered checks and money orders (including those held for sale to the public).

“Premises” means the interior portion of the buildings at addresses shown on the Statement of Values or the buildings otherwise covered by the policy or this endorsement.

“Securities” means all negotiable and nonnegotiable instruments or contracts representing either money or other property and includes revenue stamps, food stamps, and other stamps in current use; tokens and tickets.

“Surface Water” means the unusual and rapid accumulation or run-off of waters from any source. Surface water does not include water below the surface of the ground and other losses excluded in Section VIII B.

“Unoccupancy”—See Section VI F.

“Vacancy”—See Section VI F.

“Valuable Records” means inscribed, printed, or written documents; manuscripts or records, including abstracts, books, deeds, drawings, films, maps, mortgages and converted data. “Valuable Records” does not mean money or securities.

This policy is made and accepted subject to the foregoing provisions together with such other provisions and agreements as may be added by endorsement.

Commissioner of Insurance and Manager
Local Government Property Insurance Fund

**THE FOLLOWING ITEMS ARE CONTRACTORS EQUIPMENT
AND MUST BE SCHEDULED TO HAVE COVERAGE
IN EXCESS OF THE \$5,000 PROVIDED IN SECTION IV G.**

Airport Equipment	Farm Equipment	Plow Wings
Aircraft Servicing Equipment	Bailers	Portable Equipment
Fire Fighting Equipment	Combines	Compactors Compressors
Snow Removal Equipment	Cultivators	Excavators Generators
Asphalt/concrete Plants	Harvesters	Pumps Scales
All Terrain Vehicles	Haybines	Stages Tanks
Augerminer	Planters	Turbines Water Blaster
Back Hoes	Spreaders	Pulvi-mixers
Boats/Motors	Fork Lifts	Pumps
Booster Heaters	Grinders	Railroad Equipment
Boring Machines	Hauling Equipment (off Highway)	Railroad Cars Railroad Engines
Brush Burners	End Dumps	Track Service Vehicles
Cement Mixers	Hoisting Machines	Road Equipment
Chippers	Honey Wagons	Flushers Graders
Choppers	Hydraulic Breaker	Oilers Scrapers
Compaction Equipment	Lake Treatment Equipment	Rollers Sweepers
Pneumatic Rollers	Barges	Spreaders Shoulder Machines
Steel Wheel Rollers	Lake Sprayers	Rock Pickers
Tamping Compactors	Weed Harvesting Equipment	Road Wideners
Vibratory Compactors	Leaf Suckers	Sand Blasters
Concrete Saws	Lifts	Seeders
Conveyors	Loaders	Sewer Jetters
Core Drill	Mowers	Sewer Rodders
Cranes	Mulchers	Shovels
Crack Melter	Painting Machines	Sludge Trucks
Crushing & Aggregate Equipment	Paving Equipment	Sludge Injectors
Derricks	Base Plants Finishers	Snow Grooming Equipment
Discs	Distributors Mixers	Snowblowers
Ditchers	Profilers Plants	Sprayers
Draglines	Rippers Screeners	Street Sweepers
Earth Moving Equipment	Spreaders Surge Bins	Stump Cutters
Crawler Loaders	Scarifiers Asphalt Heaters	Stump Pullers
Loader - Backhoes	Tar Kettles Tumblers	Surge Bins
Motor Graders	Transit Mixers	Tractors (excluding riding lawnmowers)
Motor Scrapers	Pile Driving Equipment	Trailers, Unlicensed
Rubber-tired Loaders	Pipeline Equipment	Tree Movers/Planters
Wheel Tractors	Plow Blades	Value Operator
End Loader Type Equipment		*Vehicles
Excavating Pumps		Water Wagons
Excavators		Welders Windrow Eliminators
		Windrower

Attachments related to the operation of the property listed above need not be scheduled. They are covered as part of the basic power unit.

* Vehicles designated for road use but not licensed because of specialized use such as airport vehicles or sludge trucks are Contractors' Equipment.
Attachments to vehicles licensed for road use such as wing blades, snowblades, and sanders are Contractors Equipment.